

What is claimed is:

1. A closing package for a mortgage loan comprising:
 - closing documents to be executed by a customer;
 - at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said instructions comprising a checklist of steps for said customer's guidance and steps for a notary's guidance in said completion and execution of said closing documents; and
 - at least one document comprising a plurality of acknowledgements, agreements, and disclosures accommodating variations in legal requirements relating to said closing documents.
2. A method of refinancing a mortgage loan comprising:
 - pre-approving a customer for refinancing of a mortgage loan;
 - sending an offer for said refinancing to said customer, said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer;
 - at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate;
 - receiving an indication of acceptance of said offer from said customer; and
 - sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing

guidance to said customer for completing and executing said closing documents in the absence of a meeting, said instructions comprising a checklist of steps for said customer's guidance and steps for a notary's guidance in said completion and execution of said closing documents, and at least one document comprising a plurality of acknowledgements, agreements, and disclosures accommodating variations in legal requirements relating to said closing documents, said execution of said closing documents by said customer creating a refinancing loan agreement.

3. A method of refinancing a mortgage loan comprising:

pre-approving a customer for refinancing of a mortgage loan; sending an offer for said refinancing to said customer, said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures and conditions, and instructions describing how said customer may accept said offer; at least one of said terms of said refinanced mortgage loan comprising a specific, locked interest rate; receiving an indication of acceptance of said offer from said customer; and sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing

documents in the absence of a meeting, said execution of said closing documents by said customer creating a refinancing loan agreement.

4. A method of refinancing a mortgage loan comprising:
 - pre-approving a customer for refinancing of a mortgage loan;
 - sending an offer for said refinancing to said customer, said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures, and instructions describing how said customer may accept said offer;
 - at least one of said terms of said refinanced mortgage loan comprising an interest rate and a term length;
 - receiving an indication of acceptance of said offer from said customer; and
 - sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said execution of said closing documents by said customer creating a refinancing loan agreement.

5. A method of refinancing a mortgage loan comprising:
 - receiving a request to refinance a mortgage loan from a customer;
 - communicating an offer for said refinancing to said customer, said offer comprising materials setting forth terms of said refinanced mortgage loan, materials providing pre-acceptance disclosures, and instructions describing how said customer may accept said offer;

at least one of said terms of said refinanced mortgage loan comprising a specific interest rate and a specific term length; receiving an indication of acceptance of said offer from said customer; and sending a closing package to said customer to be executed by said customer, said closing package comprising closing documents to be executed by said customer, at least one document comprising instructions providing guidance to said customer for completing and executing said closing documents in the absence of a meeting, said instructions comprising a checklist of steps for said customer's guidance and steps for a notary's guidance in said completion and execution of said closing documents, and at least one document comprising a plurality of acknowledgements, agreements, and disclosures accommodating variations in legal requirements relating to said closing documents, said execution of said closing documents by said customer creating a refinancing loan agreement.